

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
MARK JOSEPH RITTER § Case No. 16-24153
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Peter N. Metrou, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 253,781.96 (Without deducting any secured claims)	Assets Exempt: 12,812.52
Total Distributions to Claimants: 4,575.42	Claims Discharged Without Payment: 3,444,591.90
Total Expenses of Administration: 2,326.82	

3) Total gross receipts of \$ 7,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 97.76 (see **Exhibit 2**), yielded net receipts of \$ 6,902.24 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 1,317,106.15	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	2,326.82	2,326.82	2,326.82
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	2,127,485.75	38,715.46	38,715.46	4,575.42
TOTAL DISBURSEMENTS	\$ 3,444,591.90	\$ 41,042.28	\$ 41,042.28	\$ 6,902.24

4) This case was originally filed under chapter 7 on 07/27/2016 . The case was pending for 18 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/03/2018 By: /s/Peter N. Metrou, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
2228 S.E. 15TH TERRACE CAPE CORAL FL 33990-0000 LEE	1110-000	7,000.00
TOTAL GROSS RECEIPTS		\$ 7,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
MARK JOSEPH RITTER	Surplus Funds Paid to Debtor 726 (a)(6) (includes Payments to shareholders and limited partners)	8200-002	97.76
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 97.76

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bank of America, 4060 Ogletown/Stanton Rd Newark, DE 19713		348,494.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Everhome Mortgage Co, 301 W Bay St Jacksonville, FL 32202		142,162.00	NA	NA	0.00
	First Bank of Manhattan, 550 West North Street Manhattan, IL 60442		187,436.67	NA	NA	0.00
	First Bank of Manhattan, 550 West North Street Manhattan, IL 60442		639,013.48	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 1,317,106.15	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Peter N. Metrou	2100-000	NA	1,440.22	1,440.22	1,440.22
Peter N. Metrou	2200-000	NA	136.60	136.60	136.60
Re/Max Realty Group	3510-000	NA	750.00	750.00	750.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 2,326.82	\$ 2,326.82	\$ 2,326.82

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			0.00	NA	NA	0.00
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	A Step Ahead Footcare, 415 W. Golf Rd, Ste. 16 Arlington Heights, IL 60005		726.96	NA	NA	0.00
	ACL Laboratories, P.O. Box 27901 Milwaukee, WI 53227- 0901		920.01	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Aelln Maxwell & Silver, 190 Sylvan Avenue Englewood Cliffs, NJ 07632		3,542.88	NA	NA	0.00
	Airgas USA, LLC, 6055 Rockside Woods Blvd N Independence, OH 44131- 2329		195.00	NA	NA	0.00
	Allen Maxwell & Silver, 190 Sylvan Avenue Englewood Cliffs, NJ 07632		3,542.88	NA	NA	0.00
	Allied Anesthesia Associates, PC, P.O. Box 1123 Jackson, MI 49204		1,508.00	NA	NA	0.00
	Associated Radiologists of Joliet, 6801 W. 73rd Street #637 Bedford Park, IL 60499		11.76	NA	NA	0.00
	Bengtson Tree Farm, P.O. Box 460 Peotone, IL 60468		1,358.64	NA	NA	0.00
	Bk Of Amer, 1800 Tapo Canyon Rd Simi Valley, CA 93063		0.00	NA	NA	0.00
	Bk Of Amer, 1800 Tapo Canyon Rd Simi Valley, CA 93063		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bk Of Amer, 1800 Tapo Canyon Simi Valley, CA 93063		0.00	NA	NA	0.00
	Bk Of Amer, 1800 Tapo Canyon Simi Valley, CA 93063		0.00	NA	NA	0.00
	Bruggeman, Hurst & Associates, PC, 20012 Wolf Road Mokena, IL 60448		19,410.93	NA	NA	0.00
	Bruns & Bruns, Ltd, 321 W. Maple St, Ste.101 New Lenox, IL 60451		0.00	NA	NA	0.00
	Caine & Werner, 1699 East Woodfield Rd Schaumburg, IL 60173		521.04	NA	NA	0.00
	Cbna, Po Box 6283 Sioux Falls, SD 57117		0.00	NA	NA	0.00
	Chase Mtg, Po Box 24696 Columbus, OH 43224		0.00	NA	NA	0.00
	Chase, P.O. Box 15123 Wilmington, DE 19850		3,436.28	NA	NA	0.00
	Chase, P.O. Box 15123 Wilmington, DE 19850-5123		10,250.07	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Comlpete Drywall & Taping, Inc., 26350 South Scheer Rd Manhattan, IL 60442		800.00	NA	NA	0.00
	Comprehensive Pathology Services, 26570 Network Place Chicago, IL 60673		251.00	NA	NA	0.00
	Estate of William Ritter, c/o Sandra Ritter 15177 Grandview Drive Orland Park, IL 60467		4,700.00	NA	NA	0.00
	First Midwest Bank, 2801 W. Jefferson Street Joliet, IL 60435		500.00	NA	NA	0.00
	Freeborn & Peters, LLP, 311 South Wacker Dr, Ste. 3000 Chicago, IL 60606-6677		1,732.50	NA	NA	0.00
	Gary S. Mueller & Assoc, 91 Infantry Drive Joliet, IL 60435		4,113.96	NA	NA	0.00
	Harris & Harris, Ltd., 111 W. Jackson Blvd Ste. 400 Chicago, IL 60604		243.17	NA	NA	0.00
	Kohls/capone, N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	LaMarche Electric Co., 1951 Airway Ct, Unit 1 New Lenox, IL 60451		34,166.91	NA	NA	0.00
	Med Busi Bur, 1460 Renaissance Dr Park Ridge, IL 60068		412.00	NA	NA	0.00
	New Lenox Auto Parts, 1110 E. Haven, Unit 1 New Lenox, IL 60451		1,204.49	NA	NA	0.00
	New Lenox Industrial Park Condo, c/o Bruns & Bruns 321 W. Maple St., Ste. 101 New Lenox, IL 60451		0.00	NA	NA	0.00
	Nichols Crane Rental, Inc., P.O. Box 182 Manhattan, IL 60442		1,600.00	NA	NA	0.00
	Nicor Gas, P.O. Box 5407 Carol Stream, IL 60197		580.55	NA	NA	0.00
	Northshore University Health System, 100 South Owasso Blvd W Saint Paul, MN 55117		243.17	NA	NA	0.00
	Northwestern Medicine, 25 N. Winfield Rd Winfield, IL 60190		90.55	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Old Plank Trail Community Bank, 20012 S. Wolf Road Mokena, IL 60448		2,009,579.51	NA	NA	0.00
	Patten Industries, Inc., 4539 Solutions Center Chicago, IL 60677-4005		532.50	NA	NA	0.00
	Richard Wade Architects, Inc., 301 N. White Street, Ste. A Frankfort, IL 60423		570.00	NA	NA	0.00
	Silver Cross Hospital, 1900 Silver Cross Blvd New Lenox, IL 60451		4,548.55	NA	NA	0.00
	Synco/jcp, Po Box 965007 Orlando, FL 32896		0.00	NA	NA	0.00
	Terry Weber, 1543 Bay Hill Drive New Lenox, IL 60451		0.00	NA	NA	0.00
	The Chicago Trust Company, 959 S. Waukegan Rd Lake Forest, IL 60045		825.00	NA	NA	0.00
	Village of New Lenox, 1 Veteran's Parkway New Lenox, IL 60451		11,478.21	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Vision Financial Servi, 1900 W Severs Rd La Porte, IN 46350		0.00	NA	NA	0.00
	Wells Fargo Hm Mortgag, 8480 Stagecoach Cir Frederick, MD 21701		0.00	NA	NA	0.00
	Wolf Siding & Supply Inc, 9410 Corsair Rd Frankfort, IL 60423		1,961.94	NA	NA	0.00
	WWCC, inc., 1612 N.E. Expressway Atlanta, GA 30329		1,927.29	NA	NA	0.00
1	LAMARCHE ELECTRIC CO.	7100-000	NA	34,166.91	34,166.91	0.00
2	SILVER CROSS HOSPITAL	7100-000	NA	4,548.55	4,548.55	4,548.55
	SILVER CROSS HOSPITAL	7990-000	NA	NA	NA	26.87
TOTAL GENERAL UNSECURED CLAIMS			\$ 2,127,485.75	\$ 38,715.46	\$ 38,715.46	\$ 4,575.42

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 16-24153 BWB Judge: Bruce W. Black Trustee Name: Peter N. Metrou, Trustee
Case Name: MARK JOSEPH RITTER Date Filed (f) or Converted (c): 07/27/2016 (f)
341(a) Meeting Date: 08/22/2016
For Period Ending: 01/03/2018 Claims Bar Date: 03/16/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2228 S.E. 15TH TERRACE CAPE CORAL FL 33990-0000 LEE	74,820.00	149,640.00		7,000.00	FA
2. 50% OWNERSHIP INTEREST IN HOUSEHOLD GOODS AND FURNITURE VALU	2,500.00	0.00		0.00	FA
3. 50% OWNERSHIP INTEREST IN HOUSEHOLD ELECTRONICS VALUED AT \$1	500.00	0.00		0.00	FA
4. REMINGTON 770 RIFLE LOCATION: 24520 S. KANKAKEE ST., MANHATT	200.00	0.00		0.00	FA
5. CLOTHING AND OUTDOOR APPAREL LOCATION: 24520 S. KANKAKEE ST.	300.00	0.00		0.00	FA
6. GOLD WEDDING BAND IN DEBTOR'S POSSESSION	250.00	0.00		0.00	FA
7. CASH DEBTOR'S POSSESSION	400.00	0.00		0.00	FA
8. FIRST BANK OF MANHATTAN	176.19	0.00		0.00	FA
9. PRUDENTIAL ALLIANCE ACCOUNT	655.77	0.00		0.00	FA
10. TRADITIONAL IRA ADMINISTERED BY JANUS CUSTODIAN: STATE STREE	6,647.52	0.00		0.00	FA
11. TERM LIFE INSURANCE MASS MUTUAL FINANCIAL GROUP	0.00	0.00		0.00	FA
12. WHOLE LIFE INSURANCE PROTECTIVE LIFE INSURANCE CO.	1,865.00	0.00		0.00	FA
13. CLAIM AGAINST DAVID FRAWLEY FOR FAILURE TO PURCHASE 14021 W.	246,517.00	0.00		0.00	FA
14. 11/28/11 JUDGMENT AGAINST SYED NOORUDDIN IN FAVOR OF RITTER	6,483.00	0.00		0.00	FA
15. 50% OWNERSHIP INTEREST IN OFFICE EQUIPMENT AND SUPPLIES VALU	100.00	0.00		0.00	FA
16. Undetermined interest in the William P. Ritter Revocable Tru	0.00	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$341,414.48	\$149,640.00	\$7,000.00	\$0.00
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Exhibit 8

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Investigation into real estate, preferential/fraudulent transfers and bank accounts. Employed general estate counsel to investigate assets and various possible transfers 11/16/2016. Employed Real Estate Broker for Florida property valuation 1/17/2017. Filed Mt to Ext on 2/21/17 see Dkt #40. Filed Mt to Settle 9/8/17 see Dkt#20. TFR filed 3/14/17 see Dkt#31.

RE PROP # 16 -- Received and Reviewed trust doc and spoke to trust attorney.

Initial Projected Date of Final Report (TFR): 12/01/2017 Current Projected Date of Final Report (TFR): 08/23/2017

Case 16-24153 Doc 51 Filed 01/19/18 Entered 01/19/18 14:31:40 Desc Main

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-24153
Case Name: MARK JOSEPH RITTER

Trustee Name: Peter N. Metrou, Trustee
Bank Name: Associated Bank
Account Number/CD#: XXXXXX5991
Checking

Exhibit 9

Taxpayer ID No: XX-XXX3878
For Period Ending: 01/03/2018

Blanket Bond (per case limit): \$1,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
08/03/17	1	Catherine Ritter No address on check Debtor's Spouse	Court Approved settlement Settlement on equity per dkt# 46	1110-000	\$7,000.00		\$7,000.00
10/09/17	1001	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Distribution			\$1,576.82	\$5,423.18
		Peter N. Metrou	Final distribution representing a payment of 100.00 % per court order. (\$1,440.22)	2100-000			
		Peter N. Metrou	Final distribution representing a payment of 100.00 % per court order. (\$136.60)	2200-000			
10/09/17	1002	Re/Max Realty Group 1337 Cape Coral Parkway E Cape Coral, FL 33904	Final distribution representing a payment of 100.00 % per court order.	3510-000		\$750.00	\$4,673.18
10/09/17	1003	SILVER CROSS HOSPITAL 1900 SILVER CROSS BLVD ATTN: PATIENT ACCTS NEW LENOX, IL 60451	Final distribution to claim 2 representing a payment of 100.00 % per court order.			\$4,575.42	\$97.76
			(\$26.87)	7990-000			
		SILVER CROSS HOSPITAL	Final distribution to claim 2 representing a payment of 100.00 % per court order. (\$4,548.55)	7100-000			
10/09/17	1004	MARK JOSEPH RITTER 24520 S. KANKAKEE ST. MANHATTAN, IL 60442	Distribution of surplus funds to debtor.	8200-002		\$97.76	\$0.00
12/13/17	1002	Re/Max Realty Group 1337 Cape Coral Parkway E Cape Coral, FL 33904	Final distribution representing a payment of 100.00 % per court order. Reversal	3510-000		(\$750.00)	\$750.00
12/15/17	1005	Re/Max Realty Group 1337 Cape Coral Parkway E Cape Coral, FL 33904	Court Approved Payment See TFR dock# 49. This check replaces check 1002.	3510-000		\$750.00	\$0.00

COLUMN TOTALS	\$7,000.00	\$7,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00

Page Subtotals:	\$7,000.00	\$7,000.00
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Subtotal	\$7,000.00	\$7,000.00
Less: Payments to Debtors	\$0.00	\$97.76
Net	\$7,000.00	\$6,902.24

Exhibit 9

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX5991 - Checking	\$7,000.00	\$6,902.24	\$0.00
	\$7,000.00	\$6,902.24	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$7,000.00		
Total Gross Receipts:	\$7,000.00		

Page Subtotals:

\$0.00

\$0.00